

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

EDGAR N. GONZALEZ  
NORMA GONZALEZ  
Debtor(s)

Case No. 15-17341

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/15/2015.
- 2) The plan was confirmed on 07/08/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/27/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/07/2018.
- 6) Number of months from filing to last payment: 40.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$40,267.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$40,267.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,768.25
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$2,668.25**

Attorney fees paid and disclosed by debtor: \$2,600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	37.00	37.29	37.29	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	203.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	196.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	69.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	85.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	108.00	NA	NA	0.00	0.00
CACH	Unsecured	1,035.00	1,035.40	1,035.40	0.00	0.00
CACH	Unsecured	822.00	822.50	822.50	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,284.00	2,652.94	2,652.94	0.00	0.00
CHASE	Unsecured	9,802.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	1,021.00	1,021.01	1,021.01	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	1,449.00	1,448.72	1,448.72	0.00	0.00
HERITAGE STATION TOWNHOMES	Secured	4,488.00	NA	4,488.00	3,075.00	0.00
HERITAGE STATION TOWNHOMES	Unsecured	4,488.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Unsecured	875.00	202.90	202.90	0.00	0.00
IL DEPT OF REVENUE	Priority	503.00	1,641.08	1,641.08	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,805.00	5,504.15	5,504.15	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,147.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,497.68	1,497.68	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	4,117.00	0.00	0.00	0.00	0.00
MAC NEAL	Unsecured	1,335.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	823.00	1,701.46	1,701.46	0.00	0.00
MIDLAND FUNDING	Unsecured	1,810.00	1,810.10	1,810.10	0.00	0.00
NICOR GAS	Unsecured	674.24	556.25	556.25	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	392.00	391.95	391.95	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	1,036.18	1,036.18	0.00	0.00
VILLAGE OF SUMMIT	Unsecured	423.91	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	112,504.00	138,765.14	0.00	0.00	0.00
WELLS FARGO BANK NA	Secured	43,477.00	46,031.48	34,523.75	34,523.75	0.00
WELLS FARGO BANK NA	Unsecured	57,296.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$34,523.75	\$34,523.75	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$4,488.00	\$3,075.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$39,011.75</b>	<b>\$37,598.75</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,145.23	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$7,145.23</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$14,214.38</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$2,668.25</u>
Disbursements to Creditors	<u>\$37,598.75</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$40,267.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/11/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.